

Certificate of Notice Page 1 of 3  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Ray Cha  
Kelly Shin  
Debtors

Case No. 19-17649-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

jdb +Kelly Shin, 3954 Bainbridge Court, Bensalem, PA 19020-4817  
cr +Santander Consumer USA Inc., dba Chrysler Capital, c/o Stewart, Zlimen & Jungers, Ltd.,  
2860 Patton Road, Roseville, MN 55113-1100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Kelly Shin support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
PAUL H. YOUNG on behalf of Debtor Ray Cha support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7  
Ray Cha and Kelly Shin, :  
Debtors. : Bankruptcy No. 19-17649-MDC

**ORDER**

**AND NOW**, on February 18, 2020, Ray Cha (the “Debtor”) caused to be filed a reaffirmation agreement with creditor Santander Consumer USA Inc. d/b/a Chrysler Capital (the “Reaffirmation Agreement”).<sup>1</sup>

**AND**, the Debtor was represented by an attorney during the course of negotiating the Reaffirmation Agreement.

**AND**, the Debtor’s attorney filed a certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3).

**AND**, the Debtor acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtor signed the Reaffirmation Agreement.

**AND**, this Court finds no material difference between the income and expenses disclosed by the Debtor pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on the Debtor’s Schedules I and J.

**AND**, there is no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1).

It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. 11 U.S.C. §§524(d) & (m).
2. Court approval of the Reaffirmation Agreement is unnecessary. 11 U.S.C. §524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C. §524(m)(1) (the court “shall” review presumption of undue hardship if it arises).

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<sup>1</sup> Bankr. Docket No. 22.

Dated: March 19, 2020



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

Paul H. Young, Esquire  
Young, Marr & Associates  
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Bensalem, PA 19020

Robert H. Holber, Esquire  
Robert H. Holber PC  
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United States Trustee  
Custom House  
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Philadelphia, PA 19106-2912